

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A computer-implemented method for processing a check transaction, the method comprising:

receiving, via a processor, transaction information that is transmitted by a terminal;

determining, via a processor, eligibility of the transaction for payment via a bank account;

providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier if the transaction is eligible for payment via the bank account; ~~and~~

storing the electronic authorization response in an authorization response file;

receiving an electronic response packet that is transmitted by the terminal if the transaction is eligible for payment via the bank account, the response packet including a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

storing the electronic response packet in a response packet file;

comparing, via a processor, the response packet file with the authorization response file prior to settling the transaction; and

settling the transaction when data in the response packet file matches data in the authorization response file.

2. (Previously presented) The method of claim 1 wherein the first and second transaction identifiers includes a number.

3. (Previously presented) The method of claim 1 wherein the first and second transaction identifiers includes a letter.

4. (Previously presented) The method of claim 1 wherein the first and second transaction identifiers includes a symbol.

5. (Canceled) The method of claim 1 further comprising storing the authorization response in an authorization response file, storing the response packet in a response packet file, and comparing the response packet file with the authorization response file prior to settling the transaction.

6. (Original) The method of claim 1 further comprising providing an electronic confirmation of receipt of the response packet that is transmitted to the terminal.

7. (Currently amended) The method of claim 1 further comprising receiving a settlement request from the terminal or a merchant host, and settling the transaction in response to the settlement request.

8. (Currently amended) The method of claim 7 wherein receiving a settlement request occurs simultaneously with ~~the step of~~ receiving an electronic response packet.

9. (Currently amended) The method of claim 7 wherein receiving a settlement request occurs after ~~the step of~~ receiving an electronic response packet.

10.-13. (Canceled)

14. (Currently amended) A computer system ~~for~~ to processing a check transaction initiated by a terminal, the computer system comprising:

at least one authorization host module comprising a computer-readable medium comprising computer-readable instructions ~~operable for to:~~

determining determine, via a processor, eligibility of the transaction for payment via a bank account;

generating generate, via a processor, an electronic authorization response that is communicated to the terminal, the authorization response including a first unique transaction identifier if the transaction is eligible for payment via the bank account; and

store the electronic authorization response in an authorization response file;
receiving receive, via a processor, an electronic response packet provided by the terminal if the transaction is eligible for payment via the bank account, the response packet including a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

store the electronic response packet in a response packet file;
compare, via a processor, the response packet file with the authorization response
file prior to settling the transaction; and
settle the transaction when data in the electronic response packet matches data in
the authorization response file.

15. (Canceled) The computer system of claim 14, wherein the computer-readable instructions are further operable for storing the authorization response in an authorization response file, for storing the response packet in a response packet file, and for comparing the response packet file with the authorization response file prior to settling the transaction.

16. (Currently amended) The computer system of claim 14, wherein the computer-readable instructions are further operable ~~for to provide~~ providing an electronic confirmation of receipt of the response packet to the terminal.

17. (Canceled)

18. (Previously presented) The method of claim 1 wherein determining eligibility includes determining eligibility based at least in part on rules associated with one of either an authorization host or a financial institution.

19. (Previously presented) The method of claim 1 wherein determining eligibility includes determining if funds exist in the bank account.

20. (Currently amended) The computer system of claim 14 wherein the computer-readable instructions are further operable ~~for determining~~ to determine eligibility based on rules of one of an authorization host and a financial institution.

21. (Currently amended) The computer system of claim 14 wherein the computer-readable instructions ~~for determining~~ to determine eligibility include instructions for determining if funds exist in the bank account.

22. (Currently Amended) A computer-implemented method for processing a check transaction, the method comprising:

receiving, via a processor, transaction information that is transmitted by a terminal;

determining, via a processor, eligibility of the transaction for payment via a bank account, wherein determining eligibility is based at least in part on rules provided by either an authorization host or a financial institution;

providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier when the transaction is determined to be eligible for payment via the bank account;

storing the electronic authorization response in an authorization response file;

receiving an electronic response packet that is transmitted by the terminal when the transaction is eligible for payment via the bank account, the response packet including a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

storing the electronic response packet in a response packet file;

receiving a settlement request from the terminal or a merchant host; and

comparing the response packet file with the authorization response file prior to settling the transaction; and

settling the transaction in response to the settlement request when data in the response packet file matches data in the authorization response file.

23. (Currently Amended) A computer-implemented method for processing a check transaction, the method comprising:

receiving, via a processor, transaction information that is transmitted by a terminal;

determining, via a processor, eligibility of the transaction for payment via a bank account;

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier; and

storing the electronic authorization response in an authorization response file;

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including a second unique transaction identifier comprising at least the first unique transaction identifier, and

a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

storing the electronic response packet in a response packet file;

comparing the response packet file with the authorization response file prior to settling the transaction; and

settling the transaction when data in the response packet file matches data in the authorization response file.

24. (Currently amended) A computer-implemented method for processing a check transaction, the method comprising:

receiving, via a processor, transaction information that is transmitted by a terminal;

determining, via a processor, eligibility of the transaction for payment via a bank account, wherein determining eligibility is based at least in part on rules provided by either an authorization host or a financial institution;

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a first unique transaction identifier;

storing the electronic authorization response in an authorization response file;

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including a second unique transaction identifier comprising at least the first unique transaction identifier, and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

storing the electronic response packet in a response packet file;

comparing the response packet file with the authorization response file prior to settling the transaction;

receiving a settlement request from the terminal or a merchant host; and

settling the transaction in response to the settlement request from the terminal or a merchant host when data in the response packet file matches data in the authorization response file.